IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:			Ein Elaina I. Cart		
MANISH DELIWALA, ET AL			Examiner: Elaine L. Gort Art Unit: 3627		
Application No.: 10/708,566					
Filed: N	March 11, 2004)			
For:	METHOD AND SYSTEM FOR TECHNOLOGY CONSUMPTION MANAGEMENT INCLUDING ALLOCATION OF FEES	:) :)			
)	January 9, 2007		

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

<u>INFORMATION DISCLOSURE STATEMENT</u>

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and in accordance with the practice under 37 C.F.R. §§ 1.97 and 1.98, the Examiner's attention is directed to the documents listed on the enclosed Form PTO-1449. Copies of the listed documents are enclosed.

CONCLUSION

It is respectfully requested that the above information be considered by the

Examiner and that a copy of the enclosed Form PTO-1449 be returned indicating that such

information has been considered.

Applicants' undersigned attorney may be reached in our New York office by

telephone at (212) 218-2100. All correspondence should continue to be directed to our

address given below.

Respectfully submitted,

/Jonathan Berschadsky/ Jonathan Berschadsky

Attorney for Applicants Registration No.: 46,551

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- 2 -

FORM PTO 1449 (modified) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE LIST OF REFERENCES CITED BY APPLICANT(S)			ATTY DOCKET NO. 03292.101710.1		APPLICATION NO. 10/708,566			
			APPLICANT MANISH DELIWALA, ET AL					
,	Use several sheets if necessary)		FILING DATE MARCH 11, 2004		GROUP 3627			
			U.S. PATENT DOCUMENTS					
*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE		
		FO	REIGN PATENT DOCUMENTS					
	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES/NO/ OR ABSTRACT		
	OTHER DO	OCUMENT(S) (Including Author, Title, Date, Pertinent Pages, Etc.)	•	•			
		"Core One Credit Union - Discover the Advantage", < http://coreone.org/2visa.html >, Copyright 2001, (Last Visited Oct. 9, 2002).						
	Liam Lahey, "Microsof	Liam Lahey, "Microsoft Bolsters Rebate Structure", Computer Dealer News (Feb. 8, 2002).						
	Joan Goldwasser, "Be 1999).	Joan Goldwasser, "Best of the Cash-back Cards", Kiplinger's Personal Finance Magazine (Apr.						
	Gordon Carey, "Multi-tier Copay", Pharmaceutical Executive (Feb. 2000).							
		"New Evidence about Positive Three-Tier Co-pay Performance Presented at Express Scripts 2000 Outcomes Conference", PR Newswire Association, Inc. (June 28, 2000).						
	Eric Schmuckler, "Play	Eric Schmuckler, "Playing Your Cards Right", Forbes (Dec. 28, 1987).						
	Mary Kuntz, "Credit Cards as Good as Gold", Forbes (Nov. 4, 1985).							
	Judy Nyman, "Free Ind Toronto Star (Mar. 25,	Judy Nyman, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer", The Toronto Star (Mar. 25, 1986, Final Edition).						
	Michael Obel, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings", Oil & Gas Journal (Sept. 16, 1985).							
	"The Chase Manhatta All its Credit Cards", P		oday Announced a Comprehensive Privire (Dec. 18, 1986).	rogram t	o Enhance t	he Value of		
	"Credit Cards Offer Tr	avelers N	lew Benefit", PR Newswire (Aug. 5, 19	987).				
	"Shell Introduces Option	onal Cred	dit Card", The Associated Press (Sept	. 3, 1985	·).			
	"Shell-Oil; Introduces (1985).	Shell Sig	nature Travel and Entertainment Cred	it Card",	Business W	/ire (Sep. 3,		

"Shell Introducing Expanded 'Signature' Credit Card", Tulsa Business Chronicle (Sept. 9, 1985).

DATE CONSIDERED

"Prestige Credit Cards: Those Pricey Plastics", Changing Times (Apr. 1986).

Sheet	1	of	1

EXAMINER

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.